

<i>SERFF Tracking Number:</i>	<i>UNAM-126158236</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42435</i>
<i>Company Tracking Number:</i>	<i>NW MSRC 2008 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>NW MSRC 2008 AR/2008 MSRC</i>		

## Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS      SERFF Tr Num: UNAM-126158236 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other      SERFF Status: Closed      State Tr Num: 42435

Sub-TOI: MS06.000 Medicare Supplement - Other      Co Tr Num: NW MSRC 2008 AR      State Status: Filed-Closed

Filing Type: Rate	Co Status:	Reviewer(s): Stephanie Fowler
	Authors: Carmen Boyd, Trudi Goldenberg	Disposition Date: 05/29/2009
	Date Submitted: 05/20/2009	Disposition Status: Accepted For Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: NW MSRC 2008 AR  
 Project Number: 2008 MSRC  
 Requested Filing Mode: Informational  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 05/29/2009

Status of Filing in Domicile:  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Explanation for Other Group Market Type:  
 State Status Changed: 05/29/2009  
 Corresponding Filing Tracking Number: NW MSRC 2008 AR

Deemer Date:

Filing Description:

INFORMATIONAL FILING

Nationwide Life Insurance Company

NAIC # 66869

Medicare Supplement Refund Calculations - Filing for Calendar-Year 2008

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On behalf of Nationwide Life Insurance Company, Constitution Life Insurance Company is submitting the required Medicare Supplement Refund Calculation exhibits for calendar year 2008 for the Nationwide policies approved in your state for the following policy forms: Individual Pre-Standard.

This is a closed block of business that is 100% reinsured by Constitution Life Insurance Company.

## Company and Contact

### Filing Contact Information

Trudi Goldenberg,	tgoldenberg@uafc.com
P.O. Box 958465	(407) 628-1776 [Phone]
Lake Mary, FL 32795-8465	

### Filing Company Information

Nationwide Life Insurance Company	CoCode: 66869	State of Domicile: Ohio
P.O. Box 958465	Group Code:	Company Type:
Lake Mary, FL 32795-8465	Group Name:	State ID Number:
(407) 995-8000 ext. 8319[Phone]	FEIN Number: 31-4156830	
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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	05/29/2009	05/29/2009

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## **Disposition**

Disposition Date: 05/29/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
<b>Supporting Document</b>	Reporting Forms	Accepted for Informational Purposes	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-126158236 State: Arkansas  
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## Supporting Document Schedules

**Review Status:**  
**Bypassed -Name:** Health - Actuarial Justification Accepted for Informational 05/29/2009  
Purposes  
**Bypass Reason:** N/A – INFORMATIONAL FILING - MEDICARE SUPPLEMENT REFUND CALCULATIONS

### Comments:

**Review Status:**  
**Satisfied -Name:** Reporting Forms Accepted for Informational 05/29/2009  
Purposes

### Comments:

2008 MEDICARE SUPPLEMENT REFUND CALCULATIONS

### Attachment:

NW AR Rpt 2009.pdf

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year 2008  
 Type Individual SMSBP Prestandard For the State of Arkansas  
 Company Name Nationwide Life Insurance Company NAIC Group Code 140 NAIC Company Code 66869  
 Person Completing this Exhibit Gary R. Hulet, ASA, MAAA Title Asst. Vice President Telephone (407)995-8000 x8326

Earned			Cumulative			Cumulative			
Year	Premium	Factor	(b)x(c)	Loss Ratio	(d)x(e)	Factor	(b)x(g)	Loss Ratio	(h)x(i)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
1	0	2.770	0	0.442	0	0.0000	0	0.000	0
2	0	4.175	0	0.493	0	0.0000	0	0.000	0
3	0	4.175	0	0.493	0	1.1940	0	0.659	0
4	0	4.175	0	0.493	0	2.2450	0	0.669	0
5	0	4.175	0	0.493	0	3.1700	0	0.678	0
6	0	4.175	0	0.493	0	3.9980	0	0.686	0
7	0	4.175	0	0.493	0	4.7540	0	0.695	0
8	0	4.175	0	0.493	0	5.4450	0	0.702	0
9	0	4.175	0	0.493	0	5.4450	0	0.702	0
10	0	4.175	0	0.493	0	6.6500	0	0.713	0
11	0	4.175	0	0.493	0	7.1760	0	0.717	0
12	7,284	4.175	30,411	0.493	14,992	7.6550	55,759	0.720	40,146
13	0	4.175	0	0.493	0	8.0930	0	0.723	0
14	0	4.175	0	0.493	0	8.4930	0	0.725	0
15	0	4.175	0	0.493	0	8.6840	0	0.725	0
Totals:		(k:)	30,411	(l:)	14,992	(m:)	55,759	(n:)	40,146
Benchmark Ratio Since Inception						(l+n)/(k+m): 0.640			

Medicare Supplement Refund Calculation Form		
Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	11,345	5,210
b. current year's issues	0	0
c. Net	11,345	5,210
2. Past Years' Experience	113,854	61,912
3. Total Experience	125,199	67,122
4. Refunds last year	0	
5. Previous Refunds Since Inception	0	
6. Refunds since Inception	0	
7. Benchmark Ratio since Inception	0.640	
8. Experienced Ratio Since Inception	0.536	
9. Life Years Exposed Since Inception	93	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility	No Credibility	
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Gary R. Hulet  
 Signature

Assistant Vice President  
 Title

Gary R. Hulet, ASA, MAAA  
 Name

May 5, 2009  
 Date